CHAPTER IX
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9.1 SUGGESTIONS AND RECOMMENDATIONS

On the basis of research study and analysis of the data, the researcher has recommended following suggestions. These suggestions, if dealt and acted upon in a proper structurised form can bring a sea change in the status of women entrepreneurs not only in Lijat organization but also in similar cooperative organizations run by women. The suggestions can also help Government machinery working for the upliftment of Women in India. It can also help other women organizations, social agencies; NGO's working for women empowerment & development and bring about a revolution by including women in the mainstream.

1. The study reveals that there are several factors for the emergence of women entrepreneurship like family background, motivating and facilitating factors, ambitions, attitude of family and society etc. It is interesting to note that if women entrepreneurs are trained a significant change in the variables mentioned in this point can be achieved. Trained women can play a positive role in promoting women entrepreneurship. Hence it is important to provide training to women so that they can bring positive change, develop socio-economically and more women cooperative organizations can come up to achieve the ultimate target of women empowerment.

2. The study reveals that caste, creed and class are not the criteria to work together as a result women to women oppression might be less or absent.

3. A woman also has a desire to earn money. A close inspection of their educational qualification revealed that either the sister members are illiterate, partially educated, matriculate or HSC (few cases). The women are aware that such low qualification cannot provide them job easily. Such women should be motivated to start entrepreneurship as a career.

4. Entrepreneurship is not an individual phenomenon and it has to be viewed as a result of family aspirations and ambitions, which are ultimately realized by an individual.

5. Commitment and dedication are major strength in addition to family support. Women require recognizing and understanding the importance of this to take up tough task and should be able to calculate risks by choosing industrial ventures.
6. Women entrepreneurs need high self-esteem and personal efficacy, which is regarded as their strength to take up challenging career.

7. Setting up an enterprise is not an easy job for women entrepreneurs. At the same time running the enterprise is a greater task. Running the enterprise successfully is the ultimate test for the entrepreneurial capability as it determines the profitability and survival of the unit.

8. If more women cooperative organizations are set up more value added products will be provided to the society and it will help in economic growth and development.

9. The performance of the enterprises of women entrepreneurs is affected if there is lack of financial assistance and so more Financial Institutions should come forward to help them.

10. The activity chosen by the women entrepreneurs in traditional line can not get adequate market. The women entrepreneurs should make up their minds to plunge into other ventures.

11. Diversification and Modernisation is required in traditional activities to capture a large market.

12. There is a need to create awareness about opportunities in Non-Traditional sectors.

13. Support through orientation programmes at the governmental level, women organizations level should be done to work on the weaknesses of lack of business idea and lack of systematic knowledge.

14. Banks, corporations, Financial Institutions offering loans to women organizations should use simple and speedy procedures to release funds.

15. Women organizations face tough competition of mass-produced goods, the products of women entrepreneurs are unable to withstand the stiff competition. Since buyers are quality conscious, women organizations should be trained and guided in business format to create their brand and maintain quality control.

16. Women organizations depending on Middlemens are cheated because middlemens eat away their profits. Marketing support should be provided to women entrepreneurs.

17. Government can help women in marketing their products through its outlets at various levels.

18. Women entrepreneurs can also solve the problem of marketing by forming cooperatives.
19. In papad making, hardening of the skin of hands, backache, handache, bending towards the front, neck down while rolling papads, Spondylities, constant stress & exhaustion, dizziness, poor eye sight, swelling of limbs are common problems faced by the sister members. Proper & regular check-ups & medical facilities should be provided.

20. The women workers are prone to many different types of illnesses. Many of these are due to their general poverty and are caused, firstly, because they live in unhygienic surrounding where there is shortage of water, lack of sanitation, secondly due to malnutrition and anaemia that stems through poverty. The women workers should be given access to all forms of social security or health insurance; their medical expenses should be borne by government agencies.

21. The sister members should be allowed to take treatment at a medical centre close & convenient to them and reimbursement of medical expenses through medical insurance should be made.

22. Special schemes need to be designed to ensure that occupational health problems are covered.

23. Women are less endowed with productive resources in terms of education, health and appropriate wages which provide social security. Appropriate steps have to be taken to work in this direction.

24. Sister members should not work during the last days of pregnancy. This can be achieved if the social security fund has a provision for maternity benefit.

25. Many workers spend their entire lifetime engaged in the same work, when they are aged they have no savings or support to fall back upon. Social Security Fund can be introduced to pay a small pension in old age.

26. Death, Accident or Disability is a time when a woman is unable to earn & incurs substantial debts. The Life Insurance Corporation has "group insurance" schemes which cover such contingencies. This benefit should be covered by Lijjat sister members.

27. Children of home based workers are always uneducated. They are not sent to school either because they have to help their mothers in the work as child labour or have to help in household work or look after younger children, or due to some outmoded social beliefs, especially girl child. Motivating parents to send their children to school by offering scholarship.
28. Providing crèche facilities so that older girl child does not have to stay home to look after the infants and can be allowed to go to school.

29. A home based worker is invisible. Her presence is not acknowledged either by the government or by the manufacturers. Therefore, if she does not have a means of identification, ie an identity card, she will not be able to take advantage of the social security fund.

30. ‘Changes in the value system are needed.’ The masses should be educated to perceive that girls and boys are one and the same. This can happen only if traditional values are replaced by progressive ones.

31. Women are ignorant of the legislations which have been enacted to provide them specific rights.‘They should be made aware of these rights.’ Most of the men in the rural areas also are not aware of the legal rights that have been granted to women. They also seem to have negative attitude towards some of the acts such as dowry prohibition, divorce, child marriage and medical termination of pregnancy. Unless basic attitudes of both men and women an changed through educating them, laws cannot be enforce a effectively.

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9.1.1 It is possible to create favourable environment for the growth of Home-Based Self Employed units through –

1. Disseminating knowledge about the traditional activities relevant to each location, imparting training in the requisite skills & facilitating appropriate market channels.

2. When the number of home based units is sufficiently large and the units gain strength in economic and financial terms, attempts should be made to diversify the economic activities of home-based enterprises into higher income and employment generating ventures. The support required at this stage would be in the form of –
   a) Vocational & Technical Guidance
   b) Financial Assistance
   c) Market Support
   d) Skill Development
   e) Help in Labour Recruitment

Development of human resources is usually determined by the size and the characteristic (in terms of size, educational standards, quality of life, income etc) of labour force which determines the pace and level of development of a society. Thus, it is the labour force, which plays a crucial role in development of a society. But the nature of labour force in a developed economy differs significantly from a developing economy. In developed societies, it is more organized labour that constitutes the workforce of their economy. The labour is comparatively well protected and covered by an effective social security net, stretching from ‘cradle to grave’ service protection. However, in recent years, with the tide of ‘globalisation’ and open market economy, the changing nature of labour force has become extremely flexible especially in the form of ‘casualisation’ of work. i.e., part-time work, contractual labour or subcontracting etc across the globe. Developed or economically advanced countries are also no exception to such a trend. But it is important to note that flexible nature of labour force has not deprived workers from their basic social protection in these countries, unlike their counterparts (the developing ones) of world economy.
In the case of developing countries, there is a general characteristic of dualistic nature of labour market. Such dualism prevails in the form of unorganized labour force with no standardized wages or social security benefits, on one hand, and a small proportion of organized workforce which usually enjoys standardized wages and social security on the other.

India is one of such developing countries where about 92% of the workforce is employed either in the primary sector (mainly agriculture) or in the unorganized or informal sector. As a result of liberalization and its new displacing labour technology, unorganized sector in our country is fast expanding. According to National Sample Survey Organisation (NSSO), 1999-2000 data, the total employment in both the unorganized and the organized sectors in this country is about 39.7 crore, where only 2.8 crore are employed in the organized and the rest 36.9 crore (about 93%) in the unorganized sector. Among these 23.7 crore are those workers who are engaged in agriculture, 4.1 crore work in the manufacturing, 3.7 crore each in the services and trade, and around 1.7 crore work in the construction. Among these, about 21% workforce is the females working in the unorganized sector.

Though several legislations, like the Minimum wages Act, Maternity Benefit Act, Equal Remuneration Act, "Beedi" and Cigar workers (Conditions of Employment) Act, Building And Other Construction Workers (RE & CS) Act, Workmen's Compensation Act, and contract Labour Act, etc. are fully or partially applicable to the workers in the unorganized sector, none of these is being properly implemented. They do not have any job protection or social welfare benefits. Most of the workers in the unorganized sector, like home based workers, daily wage workers, domestic workers, vendors, etc. are not covered by any protective legislation.

Mumbai being one of the major commercial cities in India, it has significant working population especially in the unorganized sector. The origin of unorganized labour market in Mumbai can be traced back to the early 19th century, with the initiation of growth and development of the city itself. Since early phase of 19th century (1854), Mumbai entered into the industrial era, mainly with the expantion of textile and later other manufacturing industries like petrochemical, automobile etc. Industrial expantion and development during the early 60s (of previous century) not only pulled
millions of educated and highly skilled labour force from all states of the country, it also gained its millions of unskilled labour force in the unorganized sector. Marginal labourers mainly from primary sector, like agriculture, came from several districts of Maharashtra (with a sharp fall in agriculture productivity since early 70’s) and also from outer states to toil their labour and to secure basic source of livelihood. Furthermore since early 90’s, the labour in the unorganized sectors has multiplied in number particularly due to the open economy and capitalist invasion into the retail and housing industry. Uneven development, increasing unemployment among the agricultural labourers, and poverty have created severe “pull” factors towards metropolitan cities like Mumbai for these migrant labourers to secure a better or a minimum basic source of livelihood.

The Millennium Development Goals suggests that gender equality and women’s empowerment can be achieved simply by eliminating gender disparity in primary and secondary education at all levels by 2015. It is acknowledged that the goals are interlinked and gender equality is a vital aspect as well.

India’s rank in the Human Development Index formulated by the United Nations Development Programme (UNDP) is not very encouraging either: it occupies the 127th position among 177 countries in 2005. India does not even figure in the (UNDP’s) General Empowerment Measure (GEM), presumably on account of the paucity of gender disaggregated data on Women’s roles and positions in government, management, the professions and technical fields.

At the beginning of the decade the proportion of females to males was 78:100 in primary education, 63:100 in secondary education and 58:100 in higher/tertiary education. The ratio of literate women to men is 71:100. A number of states are lagging way behind in female literacy, with Bihar and Jharkhand bringing up the rear at just over 33 and 39 percent respectively, and states like Jammu & Kashmir(41.8%), Uttar Pradesh (42.9%), Arunachal Pradesh (44.2%) and Rajasthan (44.3%) also trailing well below the national average, which in itself is hardly a satisfactory benchmark. During the year 1999-2000 the share of Indian women in
wage employment in the non-agricultural sector was just over 15 in rural areas and approximately 16.6 in urban areas.\textsuperscript{38}